

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Robert J. Longo
Ruth E. Longo
Debtors

Case No. 17-02813-JJT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: REshelman
Form ID: 318

Page 1 of 2
Total Noticed: 45

Date Rcvd: Jun 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 09, 2018.

db/jdb
4942581 +Robert J. Longo, Ruth E. Longo, 106 Hyland Drive, East Stroudsburg, PA 18301-6734
4942580 +CBNA/Best Buy, PO Box 6497, Sioux Falls, SD 57117-6497
+CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007)
4942586 +Commercial Acceptance, 2300 Gettysburg Rd, Camp Hill, PA 17011-7303
4942593 +Lehigh Valley Hospital, P.O. Box 689, Allentown, PA 18105-1556
5010011 +M&T Bank, PO Box 1508, Buffalo, NY 14240-1508
4942597 Nationstar Mortgage Ll, Po Box 199111, Dallas, TX 75235
4942598 +Penn Credit Corporatio, 916 S 14th St, Harrisburg, PA 17104-3425
4942599 Pocono Medical Center, 206 East Brown Street, East Stroudsburg, PA 18301-3094
4942602 +Powell Inc, 1 Fisher Street, Halifax, PA 17032-8845
4942603 +Remex Inc, 307 Wall St, Princeton, NJ 08540-1515
4942611 Trans-Continental Credit & Coll, PO Box 5055, White Plains, NY 10602-5055

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. frtr

+E-mail/Text: wschwab@iq7technology.com Jun 07 2018 19:02:07 William G Schwab (Trustee),
William G Schwab and Associates, 811 Blakeslee Blvd Drive East, PO Box 56,
Lehighton, PA 18235-0056
4942577 EDI: BANKAMER.COM Jun 07 2018 22:58:00 Bk Of Amer, Po Box 982238, El Paso, TX 79998
4942576 +E-mail/Text: banko@berkscredit.com Jun 07 2018 19:01:44 Berks Credit & Coll,
900 Corporate Dr, Reading, PA 19605-3340
4942579 EDI: CAPITALONE.COM Jun 07 2018 22:58:00 Capital One Bank Usa N, 15000 Capital One Dr,
Richmond, VA 23238
4942583 E-mail/Text: msanchez@coordinatedhealth.com Jun 07 2018 19:01:56
CHS Professional Practice PC, 2775 Schoenersville Rd., Bethlehem, PA 18017-7307
4942582 +EDI: CHASE.COM Jun 07 2018 23:03:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
4942584 +EDI: WFNNB.COM Jun 07 2018 22:58:00 Comenity Bank/Justice, PO Box 182789,
Columbus, OH 43218-2789
4942585 +EDI: WFNNB.COM Jun 07 2018 22:58:00 Comenity Bank/NWYRK and Co, PO Box 182789,
Columbus, OH 43218-2789
4942587 +EDI: CONVERGENT.COM Jun 07 2018 23:03:00 Convergent Outsourcing, Inc., PO Box 9004,
Renton, WA 98057-9004
4942588 +EDI: RCSFNBMARIN.COM Jun 07 2018 22:58:00 Creditonebnk, PO Box 98872,
Las Vegas, NV 89193-8872
4942589 +E-mail/Text: bknotice@ercbpo.com Jun 07 2018 19:01:55 Enhanced Recovery Co L,
8014 Bayberry Rd, Jacksonville, FL 32256-7412
4942590 +EDI: AMINFOFP.COM Jun 07 2018 22:58:00 FIRST PREMIER, 3820 N LOUISE AVE.,
Sioux Falls, SD 57107-0145
5007720 EDI: BL-BECKET.COM Jun 07 2018 22:58:00 Kohl's, c/o Becket and Lee LLP, PO Box 3001,
Malvern PA 19355-0701
4942591 +EDI: CBSKOHLS.COM Jun 07 2018 22:58:00 Kohls/capone, N56 W 17000 Ridgewood Dr,
Menomonee Falls, WI 53051-7096
5032284 EDI: RESURGENT.COM Jun 07 2018 23:03:00 LVNV Funding, LLC its successors and assigns as,
assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
4942592 +E-mail/Text: collections@lascolinasfcu.com Jun 07 2018 19:01:57 Las Colinas Fed Cr Uni,
555 Cimarron Trl, Irving, TX 75063-4538
4942594 +EDI: RESURGENT.COM Jun 07 2018 23:03:00 Lvnv Funding, PO Box 10497 MS 576,
Greenville, SC 29603-0497
4942595 +EDI: RESURGENT.COM Jun 07 2018 23:03:00 Lvnv Funding Llc, Po Box 10497,
Greenville, SC 29603-0497
4942596 E-mail/Text: camanagement@mtb.com Jun 07 2018 19:01:45 M & T Bank, Po Box 7678,
Buffalo, NY 14240
4942600 EDI: PRA.COM Jun 07 2018 22:58:00 PORTFOLIO RC, 120 Corporate Blvd Suite 100,
Norfolk, VA 23502
4943066 +EDI: PRA.COM Jun 07 2018 22:58:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
4942601 +EDI: PRA.COM Jun 07 2018 22:58:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1,
Norfolk, VA 23502-4952
4999327 +EDI: JEFFERSONCAP.COM Jun 07 2018 23:03:00 Premier Bankcard, Llc,
Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
4987846 EDI: Q3G.COM Jun 07 2018 22:58:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
4942605 +EDI: RMSC.COM Jun 07 2018 22:58:00 Syncb/Gap, PO Box 965005, Orlando, FL 32896-5005
4942608 +EDI: RMSC.COM Jun 07 2018 22:58:00 Syncb/Paypalsmartconn, PO Box 965005,
Orlando, FL 32896-5005
4942604 +EDI: RMSC.COM Jun 07 2018 22:58:00 Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
4942606 EDI: RMSC.COM Jun 07 2018 22:58:00 Syncb/jcp, PO Box 965007, Orlando, FL 32896-5007
4942607 +EDI: RMSC.COM Jun 07 2018 22:58:00 Syncb/lowes, Po Box 965005, Orlando, FL 32896-5005
4942609 +EDI: WTRNBANK.COM Jun 07 2018 22:58:00 Td Bank Usa/targetcred, Po Box 673,
Minneapolis, MN 55440-0673
4942610 +EDI: CITICORP.COM Jun 07 2018 22:58:00 Thd/cbna, Po Box 6497,
Sioux Falls, SD 57117-6497

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4942612 +EDI: VERIZONCOMB.COM Jun 07 2018 22:58:00 Verizon Wireless, Po Box 49,
Lakeland, FL 33802-0049
4942613 +E-mail/Text: WFB.Bankruptcy@cabelas.com Jun 07 2018 19:02:09 Worlds Foremost Bank N,
4800 Nw 1st St Ste 300, Lincoln, NE 68521-4463

TOTAL: 33

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4942578 Capital One
tr* +William G Schwab (Trustee), William G Schwab and Associates, 811 Blakeslee Blvd Drive East,
PO Box 56, Lehigh, PA 18235-0056
tr* +William G Schwab (Trustee), William G Schwab and Associates, 811 Blakeslee Blvd Drive East,
PO Box 56, Lehigh, PA 18235-0056
cr* Kohl's, c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 09, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 7, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com
John J. Martin on behalf of Debtor 1 Robert J. Longo jmartin@martin-law.net,
kmartin@martin-law.net;nmundy@martin-law.net;jashley@martin-law.net;mmacleary@martin-law.net;r59891@notify.bestcase.com
John J. Martin on behalf of Debtor 2 Ruth E. Longo jmartin@martin-law.net,
kmartin@martin-law.net;nmundy@martin-law.net;jashley@martin-law.net;mmacleary@martin-law.net;r59891@notify.bestcase.com
Kimberly D Martin on behalf of Debtor 1 Robert J. Longo kmartin@martin-law.net,
jashley@martin-law.net;r59891@notify.bestcase.com
Kimberly D Martin on behalf of Debtor 2 Ruth E. Longo kmartin@martin-law.net,
jashley@martin-law.net;r59891@notify.bestcase.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov
William G Schwab (Trustee) schwab@uslawcenter.com,
wschwab@iq7technology.com;ecf@uslawcenter.com

TOTAL: 7

Information to identify the case:

Debtor 1 **Robert J. Longo**
First Name Middle Name Last Name

Debtor 2 **Ruth E. Longo**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2832**

EIN --_-----

Social Security number or ITIN **xxx-xx-1108**

EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:17-bk-02813-JJT****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Robert J. Longo

Ruth E. Longo

**By the
court:**June 7, 2018Honorable John J. Thomas
United States Bankruptcy Judge

By: REshelman, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.